

Fill in this information to identify the case:

Debtor 1 Peter A. Robinson

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:16-bk-50494

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Lodge Series III Trust

Court claim no. (if known): 10-1

Last 4 digits of any number you use to
identify the debtor's account:

0 4 7 0

Date of payment change:Must be at least 21 days after date 05/01/2020
of this noticeNew total payment: \$ 1,537.12
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 828.95

New escrow payment: \$ 707.42

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Peter A. Robinson

First Name

Middle Name

Last Name

Case number (if known) 2:16-bk-50494

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Jon J. Lieberman

Signature

Date 04/02/2020

Print: Jon J. Lieberman
First Name Middle Name Last Name
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: March 12, 2020

PETER A ROBINSON
 KATHLEEN W ROBINSON
 6299 DARLING RD
 BLACKLICK OH 43004

Loan: [REDACTED]

Property Address:
 6299 DARLING ROAD
 BLACKLICK, OH 43004

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Apr 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current: Effective May 01, 2020:		Escrow Balance Calculation	
Principal & Interest Pmt:		829.70	829.70	Due Date:	Mar 01, 2020
Escrow Payment:		828.95	707.42	Escrow Balance:	1,394.12
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	1,657.90
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	\$3,052.02
Total Payment:		\$1,658.65	\$1,537.12		

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Apr 2019		828.95		*	Starting Balance	0.00	(374.38)
Apr 2019				1,821.00	* Homeowners Policy	0.00	454.57
May 2019		1,657.90		*		0.00	(1,366.43)
May 2019		(828.95)		*		0.00	291.47
Jun 2019				3,324.83	* County Tax	0.00	(537.48)
Jul 2019		828.95		*		0.00	(3,862.31)
Jul 2019		828.95		*		0.00	(3,033.36)
Jul 2019		828.95		*		0.00	(2,204.41)
Aug 2019		828.95		*		0.00	(1,375.46)
Oct 2019		828.95		*		0.00	(546.51)
Oct 2019		828.95		*		0.00	282.44
Nov 2019		111.55		*		0.00	1,111.39
Dec 2019		828.95		*		0.00	1,222.94
Dec 2019		828.95		*		0.00	2,051.89
Dec 2019		828.95		*		0.00	2,880.84
Dec 2019				3,343.19	* County Tax	0.00	(462.35)
Jan 2020		828.95		*		0.00	366.60
Jan 2020		198.57		*		0.00	565.17
Feb 2020		828.95		*		0.00	1,394.12
					Anticipated Transactions	0.00	1,394.12
Mar 2020		828.95					2,223.07
Apr 2020		828.95					3,052.02
	\$0.00	\$11,915.42		\$0.00	\$8,489.02		

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: March 12, 2020

PETER A ROBINSON

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	3,052.02	5,145.83
May 2020	707.42	1,821.00	Homeowners Policy	1,938.44	4,032.25
Jun 2020	707.42	3,324.83	County Tax	(678.97)	1,414.84
Jul 2020	707.42			28.45	2,122.26
Aug 2020	707.42			735.87	2,829.68
Sep 2020	707.42			1,443.29	3,537.10
Oct 2020	707.42			2,150.71	4,244.52
Nov 2020	707.42			2,858.13	4,951.94
Dec 2020	707.42			3,565.55	5,659.36
Jan 2021	707.42	3,343.19	County Tax	929.78	3,023.59
Feb 2021	707.42			1,637.20	3,731.01
Mar 2021	707.42			2,344.62	4,438.43
Apr 2021	707.42			3,052.04	5,145.85
	<hr/> \$8,489.04	<hr/> \$8,489.02			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,414.84. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,414.84 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,052.02. Your starting balance (escrow balance required) according to this analysis should be \$5,145.83. This means you have a shortage of 2,093.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 8,489.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document Page 6 of 7

Unadjusted Escrow Payment	707.42
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$707.42</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

In Re:

Case No. 2:16-bk-50494

Peter A. Robinson, fdba Peter A. Robinson
Remodeling Contractor, fdba Peter A. Chapter 13
Robinson Remodeling LLC

Debtor.

Judge C. Kathryn Preston

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on April 2, 2020 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **ordinary U.S. Mail** on April 2, 2020 addressed to:

Peter A. Robinson, Debtor
6299 Darling Road
Blacklick, OH 43004

Respectfully Submitted,

/s/ Jon J. Lieberman
Jon J. Lieberman (0058394)
Sottile & Barile, Attorneys at Law
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Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor